

**Information to identify the case:**

Debtor 1:	<b>Narges Miriam Vakili</b>	Social Security number or ITIN:	xxx-xx-3748
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Southern District of California	Date case filed for chapter:	7 10/10/24
Case number:	24-03811-CL7		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Narges Miriam Vakili	
2. All other names used in the last 8 years		
3. Address	17109 Botero Drive San Diego, CA 92127 UNITED STATES	
4. Debtor's attorney Name and address	William G Silverstein Law Office of William G. Silverstein 8383 Wilshire Blvd., Suite 630 Beverly Hills, CA 90211	Contact phone 310-954-9595 Email <a href="mailto:pacer@sorehands.com">pacer@sorehands.com</a>
5. Bankruptcy trustee Name and address	Christopher R. Barclay P.O. Box 2819 La Mesa, CA 91943-2819	Contact phone 619-255-1529 Email: <a href="mailto:admin@crb7trustee.com">admin@crb7trustee.com</a>

For more information, see page 2 >

Debtor **Narges Miriam Vakili**Case number **24-03811-CL7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.casb.uscourts.gov">www.casb.uscourts.gov</a> .	Jacob Weinberger U.S. Courthouse 325 West F Street San Diego, CA 92101-6991	Hours open  8:30am – 4:30pm  Contact phone 619-557-5620
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 13, 2024 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 899 506 3782, and, Passcode 3301391688, OR, call (619) 367-5256</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 1/13/25</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.casb.uscourts.gov">www.casb.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Debtor **Narges Miriam Vakili**Case number **24-03811-CL7****NOTICE OF APPOINTMENT OF INTERIM TRUSTEE**

An order for relief having been entered in the above-referenced case on 10/10/24, the following person is named Interim Trustee of the estate of the debtor:

Christopher R. Barclay  
P.O. Box 2819  
La Mesa, CA 91943-2819

**TRUSTEE REQUIREMENTS**

The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.

Debtors are to provide the Trustee with written documentation supporting income earnings as set forth in Schedule I of the debtor's case within 14 days of the filing of the case. If documents are not provided, the Trustee may move for dismissal of the case without further notice to the Debtor or creditors. Alternatively, the Trustee may seek an extension of time to file to move for dismissal if the Trustee is investigating assets of the estate, without further notice to the Debtor or creditors.

Debtors and debtors' attorneys must review the Standing Administration Guidelines immediately to comply with the production of supporting documentation of material represented in the Schedules and Statement of Financial Affairs. Failure to do so in a timely manner may result in continuances of Meetings and additional appearances. The Trustee Guidelines and Additional Requirements are available on the internet at:

<http://www.casb.uscourts.gov/trusteeguidelines>

**DISMISSAL OF CASE**

Notice is given that this case will be dismissed if the debtor(s) fails to pay the filing fee pursuant to Rules of Bankruptcy Procedure 1006. Also, notice is given that the case may be dismissed if the petition was filed by an unrepresented debtor without including a legible photocopy of the filer's government issued photo identification (such as driver's license or passport). This dismissal may occur without further notice.

Furthermore, notice is given that if the Debtor fails to file schedules and statements or other documents required by the Rules of Bankruptcy Procedure 1007 and/or 11 U.S.C. 521, or if the Debtor or Joint Debtor fails to appear at the scheduled §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of the case without further notice to the Debtor or Creditors. A party in interest may object to the motion for dismissal at the §341(a) meeting, at which time a hearing on the objection will be scheduled.

**NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE**

Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financial Management Course Certificate within 60 days after the first date set for the meeting of creditors under §341.

**BANKRUPTCY FRAUD**

If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 880 Front Street, 3rd Floor, Ste. 3230, San Diego, CA 92101 and/or by calling 619-557-5013.

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For the Court:

Mark T. Schnakenberg, Clerk  
United States Bankruptcy Court  
Southern District of California

Dated: 10/11/24

United States Bankruptcy Court  
Southern District of California

In re:  
Narges Miriam Vakili  
Debtor

Case No. 24-03811-CL  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0974-3  
Date Rcvd: Oct 11, 2024

User: Admin.  
Form ID: 309A

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:**

Recip ID	Recipient Name and Address
db	+ Narges Miriam Vakili, 17109 Botero Drive, San Diego, CA 92127, UNITED STATES 92127-1423
15133939	+ DMV State of California, PO Box 932325, Sacramento, CA 94232-3250
15133942	+ Golden Gate Bridge, PO Box 26925, San Francisco, CA 94126-6925
15133932	+ LAW OFFICES OF WILLIAM G. SILVERSTEIN, 8383 Wilshire Blvd, Ste 630, Beverly Hills, CA 90211-2438
15133945	Santander Consumer USA, PO Box 91245, Fort Worth, TX 76161

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pacer@sorehands.com	Oct 11 2024 22:47:00	William G Silverstein, Law Office of William G. Silverstein, 8383 Wilshire Blvd., Suite 630, Beverly Hills, CA 90211
tr	EDI: QCRBARCLAY2.COM	Oct 12 2024 02:40:00	Christopher R. Barclay, P.O. Box 2819, La Mesa, CA 91943-2819
smg	EDI: CALTAXFEE	Oct 12 2024 02:40:00	California Department of Tax and Fee Administratio, Account Information Group, MIC:29, P.O. Box 942879, Sacramento, CA 94279-0029
smg	^ MEBN	Oct 11 2024 22:37:38	Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg	+ EDI: EDD.COM	Oct 12 2024 02:40:00	Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 12 2024 02:40:00	Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
ust	+ Email/Text: ustp.region15@usdoj.gov	Oct 11 2024 22:47:00	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
15133934	+ EDI: GMACFS.COM	Oct 12 2024 02:40:00	Ally Financial Services, 500 Woodard Avenue, Detroit, MI 48226-3416
15133935	+ EDI: BANKAMER	Oct 12 2024 02:40:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15133936	+ EDI: CAPONEAUTO.COM	Oct 12 2024 02:40:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15133937	+ EDI: CITICORP	Oct 12 2024 02:40:00	Citibank / THD, PO Box 790040, St. Louis, MO 63179-0040

District/off: 0974-3  
Date Rcvd: Oct 11, 2024

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15133938	+ EDI: CCS.COM	Oct 12 2024 02:40:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15133940	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Oct 11 2024 22:47:00	Firstmark Services, 121 S 13th Street, Ste 201, Lincoln, NE 68508
15133941	+ EDI: PHINAMERI.COM	Oct 12 2024 02:40:00	GM Financial, PO Box 183853, Arlington, TX 76096-3853
15133943	EDI: JPMORGANCHASE	Oct 12 2024 02:40:00	JPMorgan Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101
15133944	Email/Text: Bankruptcies@semprautilities.com	Oct 11 2024 22:47:00	San Diego Gas & Electric, PO Box 25111, Santa Ana, CA 92799
15133946	+ EDI: SYNC	Oct 12 2024 02:40:00	Synchrony Bank / JCPenney, PO Box 965060, Orlando, FL 32896-5060
15133948	+ EDI: WFFC2	Oct 12 2024 02:40:00	Wells Fargo Bank, 1 Home Campus, MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
15133947	+ EDI: WFFC2	Oct 12 2024 02:40:00	Wells Fargo Bank Dealer Services, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15133949	+ EDI: WFFC2	Oct 12 2024 02:40:00	Wells Fargo Card, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
15133933	##+	Narges Miriam Vakili, 17109 Botero Drive, San Diego, CA 92127-1423

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Christopher R. Barclay	admin@crb7trustee.com mlcunanan@crb7trustee.com:QCRBARCLAY2@ecf.axosfs.com
United States Trustee	ustp.region15@usdoj.gov
William G Silverstein	

District/off: 0974-3

User: Admin.

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Date Rcvd: Oct 11, 2024

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on behalf of Debtor Narges Miriam Vakili [pacer@sorehands.com](mailto:pacer@sorehands.com)

TOTAL: 3